Fill in this information to identify the case:

Debtor 1 Sean Crawford

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 23-10866-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust

Court claim no. (if known): 6-1

Last four digits of any number you use to identify the debtor`s account: **8365**

Date of payment change: Must be at least 21 days after date of this notice **04/01/2025**

New total payment: Principal, interest, and escrow, if any **$1,018.06**

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor`s escrow account payment?

☐No

☒Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $482.87 **New escrow payment:** $460.54

Part 2: Mortgage Payment Adjustment

2. Will the debtor`s principal and interest payment change based on an adjustment to the interest rate in the debtor`s variable-rate note?

☒No

☐Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: ______

Current Interest Rate: % **New interest rate:** %

Current principal and interest payment: $ **New principal and interest payment:** $

Part 3: Other Payment Change

3. Will there be a change in the debtor`s mortgage payment for a reason not listed above?

☒No

☐Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment: $ **New mortgage payment:** $

Debtor 1 **Sean Crawford** Case Number *(if known)* **23-10866-pmm**

First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor`s authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

O /s/ Lauren Moyer Date 02/17/2025

Signature

Print: Lauren Moyer Title Attorney for Creditor

First name Middle Name Last name

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160,

Number Street

Garden City, NY 11530

City State Zip Code

Contact phone (212) 471-5100 Email: lmoyer@friedmanvartolo.com

SN SERVICING CORPORATION
323 5TH ST
EUREKA CA 95501

(800) 603-0836 / (707) 443-1562 (fax)
Para Español, Ext. 2771 o 2798
8:00 a.m. - 5:00 p.m. Pacific Time
[redacted]

SEAN CRAWFORD
C/O MICHAEL A. CIBIK, ATTY
1500 WALNUT ST STE 900
PHILADELPHIA PA 191023518

Analysis Date: February 11, 2025 Final

Property Address: 1320 72ND AVENUE PHILADELPHIA, PA 19126 [redacted]

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Mar 2024 to Mar 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Apr 01, 2025:
Principal & Interest Pmt:	557.52	557.52 **
Escrow Payment:	482.87	460.54
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	$1,040.39	$1,018.06

Escrow Balance Calculation	
Due Date:	Feb 01, 2025
Escrow Balance:	2,006.31
Anticipated Pmts to Escrow:	965.74
Anticipated Pmts from Escrow (-):	2,889.79
Anticipated Escrow Balance:	$82.26

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

	Payments to Escrow		Payments From Escrow				Escrow Balance	
Date	Anticipated	Actual	Anticipated	Actual		Description	Required	Actual
						Starting Balance	3,608.56	(1,604.24)
Mar 2024	482.87		2,826.20		*	City/Town Tax	1,265.23	(1,604.24)
Mar 2024			31.80	31.80		Mortgage Insurance	1,233.43	(1,636.04)
Apr 2024	482.87		31.80	31.80	*	Mortgage Insurance	1,684.50	(1,667.84)
May 2024	482.87	2,416.03	31.80	31.80	*	Mortgage Insurance	2,135.57	716.39
Jun 2024	482.87	482.87	31.80	31.80		Mortgage Insurance	2,586.64	1,167.46
Jul 2024	482.87	482.87	31.80	31.80		Mortgage Insurance	3,037.71	1,618.53
Aug 2024	482.87		2,586.64	2,318.64	*	Homeowners Policy	933.94	(700.11)
Aug 2024		482.87	31.80	31.80	*	Mortgage Insurance	902.14	(249.04)
Sep 2024	482.87		31.80	31.80	*	Mortgage Insurance	1,353.21	(280.84)
Oct 2024	482.87	482.87	31.80	31.80		Mortgage Insurance	1,804.28	170.23
Nov 2024	482.87	482.87	31.80	31.80		Mortgage Insurance	2,255.35	621.30
Dec 2024	482.87	482.87	31.80	31.80		Mortgage Insurance	2,706.42	1,072.37
Jan 2025	482.87	965.74	31.80	31.80	*	Mortgage Insurance	3,157.49	2,006.31
Feb 2025	482.87		31.80		*	Mortgage Insurance	3,608.56	2,006.31
						Anticipated Transactions	3,608.56	2,006.31
Feb 2025		482.87		31.80		Mortgage Insurance		2,457.38
Mar 2025		482.87		2,826.19		City/Town Tax		114.06

Mar 2025				31.80	Mortgage Insurance	82.26
	$5,794.44	$7,244.73	$5,794.44	$5,558.23		

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 5,794.44. Under Federal law, your lowest monthly balance should not have exceeded 965.74 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: February 11, 2025 Final
Borrower: SEAN CRAWFORD [redacted]

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	82.26	1,032.41
Apr 2025	460.54	31.80	Mortgage Insurance	511.00	1,461.15
May 2025	460.54	31.80	Mortgage Insurance	939.74	1,889.89
Jun 2025	460.54	31.80	Mortgage Insurance	1,368.48	2,318.63
Jul 2025	460.54	31.80	Mortgage Insurance	1,797.22	2,747.37
Aug 2025	460.54	2,318.64	Homeowners Policy	(60.88)	889.27
Aug 2025		31.80	Mortgage Insurance	(92.68)	857.47
Sep 2025	460.54	31.80	Mortgage Insurance	336.06	1,286.21
Oct 2025	460.54	31.80	Mortgage Insurance	764.80	1,714.95
Nov 2025	460.54	31.80	Mortgage Insurance	1,193.54	2,143.69
Dec 2025	460.54	31.80	Mortgage Insurance	1,622.28	2,572.43
Jan 2026	460.54	31.80	Mortgage Insurance	2,051.02	3,001.17
Feb 2026	460.54	31.80	Mortgage Insurance	2,479.76	3,429.91
Mar 2026	460.54	31.80	Mortgage Insurance	2,908.50	3,858.65
Mar 2026		2,826.19	City/Town Tax	82.31	1,032.46
	$5,526.48	$5,526.43			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 857.47. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 921.07 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 82.26. Your starting balance (escrow balance required) according to this analysis should be $1,032.41. This means you have a shortage of 950.15. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 5,526.43. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	460.54
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	$460.54

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Sean Crawford Debtor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust v. Sean Crawford Kenneth E. West Respondents	CASE NO.: 23-10866-pmm CHAPTER 13 Judge: Patricia M. Mayer Hearing Date:

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE

I certify under penalty of perjury that I caused to be served the above-captioned pleading on the parties at the addresses specified below or on the attached list on February 17, 2025.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: first-class mail and electronic notification

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail are listed under the heading "Service by First-Class Mail."

EXECUTED ON: February 17, 2025

By: /s/ Lauren Moyer
Lauren Moyer, Esq.
FRIEDMAN VARTOLO LLP
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T: (212) 471-5100
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Service by Regular Mail

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Bankruptcy Debtor

Service by NEF

Kenneth E. West
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Bankruptcy Trustee

Michael A. Cibik
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Philadelphia, PA 19102
Attorney

United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107
United States Trustee